

Honey, I'm Home

Outline Of Need: Vince and Janet Vallejo lived in a town home that didn't fit their needs. Vince's dream was to give Janet a home that would not only be comfortable but would also meet her increasing medical needs. The Vallejo's, due to ongoing medical bills, thought homeownership was a hopeless dream at best.

How Rural Development Helped: The Vallejo's dream started to come true the day Vince stopped at Century 21 and met Jane Heimbouch. Through the process Jane referred them to Debbie Patrick at Valley Bank for a loan pre-qualification. Valley Bank utilized USDA Rural Development's Guaranteed Rural Housing program to provide the Vallejo's 100 percent financing for a loan of \$70,400 which enabled them to reserve their own funds for additional repairs and modifications to the home.

"We have ourselves a Realtor and I know she's the right one to help us find our perfect home."--Vince Vallejo

"When Vince came home that evening his normally twinkling eyes were as brightly lit as Broadway at Christmastime and his smile couldn't have been any larger,"
--Janet Vallejo

The Results: Thanks to the teamwork of Jane Hemibouch of Century 21 Realty, Debbie Patrick of Valley Bank and Kim Reif of USDA Rural Development, Janet and Vince "are living their impossible dream" in Scottsbluff. Janet's quality of life has improved dramatically by moving from her former split-level town house to an accessible one level home. Through this process Janet has found that even if you can't change the outcome of deteriorating health and the effect it has on your finances that it is emotionally uplifting to know that there are people who care and programs that can assist in fulfilling your dream of being a homeowner. Their new home provides much more than just shelter from the storm. Vince and Janet, along with their friends and grandchildren, all consider this a wonderful place to be . . . HOME.



"Honey, I'm home." Janet hears the pride in Vince's voice every time he walks through the door. --Janet Vallejo

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